



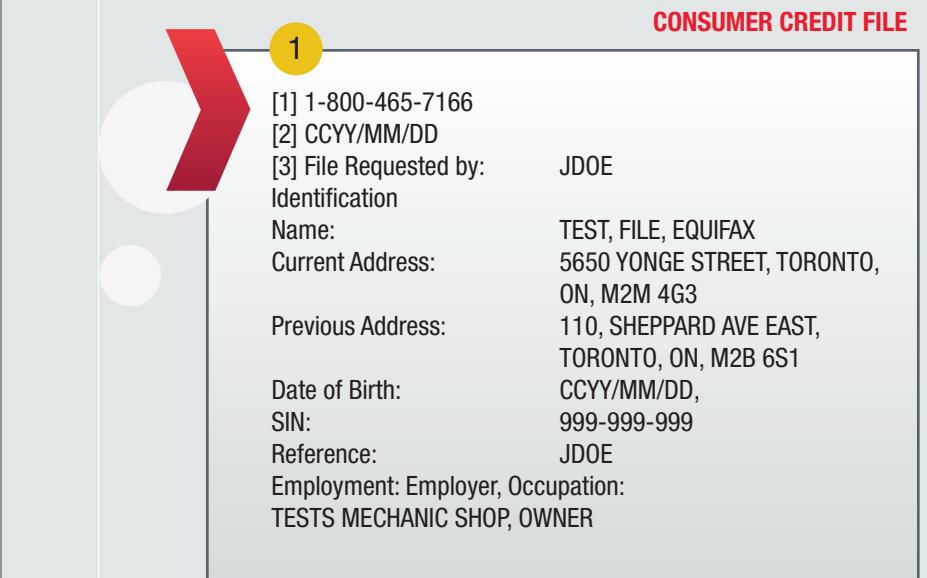
Consumer Credit Report User Guide

Sample Report

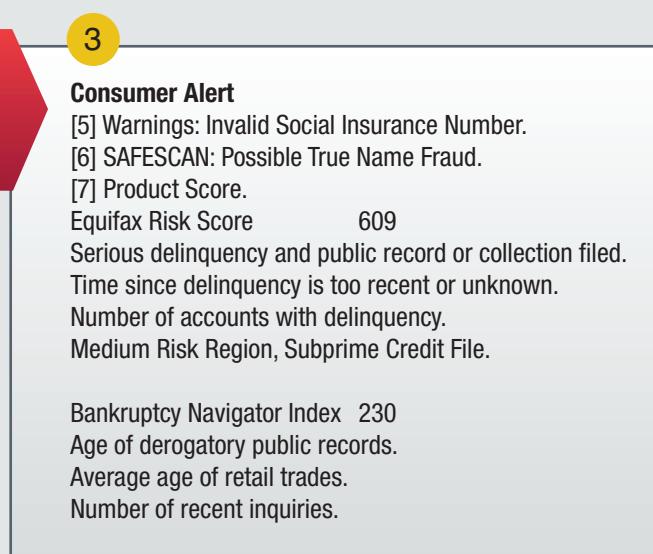
All available fields are returned on the credit file, however may not be populated if the information is not supplied to Equifax.

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CONSUMER CREDIT FILE																																																																																																																																																																																																																																													
[1] 1-800-465-7166		[2] CCYY/MM/DD		7																																																																																																																																																																																																																																									
<p>[3] File Requested by: JDOE</p> <p>Identification</p> <p>Name: TEST, FILE, EQUIFAX Current Address: 5650 YONGE STREET, TORONTO, ON, M2M 4G3 Previous Address: 110, SHEPPARD AVE EAST, TORONTO, ON, M2B 6S1</p> <p>Date of Birth: CCYY/MM/DD, SIN: 999-999-999 Reference: JDOE</p> <p>Employment Employer, Occupation: TESTS MECHANIC SHOP, OWNER</p> <p>[4] Subject 1: Alert, Score, Identification, Inquiries, Employment, Summary, Public Records, Banking, Consumer Statement or Alert.</p> <p>Consumer Alert</p> <p>[5] Warnings Invalid Social Insurance Number</p> <p>[6] SAFESCAN SF-9 Possible True Name Fraud</p> <p>[7] Product Score Equifax Risk Score 609 Serious delinquency and public record or collection filed Time since delinquency is too recent or unknown Number of accounts with delinquency Medium Risk Region, Subprime Credit File</p> <p>Bankruptcy Navigator Index 230 Age of derogatory public records Average age of retail trades Number of recent inquiries</p> <p>Identification</p> <p>[8] Unique Number 1234567899 [9] File Number 00-00000000-00-000 [10] Date File Opened: CCYY/MM/DD [11] Date of Last Activity: CCYY/MM/DD [12] DOB: CCYY/MM/DD [13] SIN: 999-999-999 [13B] ** Consumer Statement **</p> <p>[14] Name: TEST, FILE, EQUIFAX [15] Current Address: 5650 YONGE STREET, TORONTO, ON, M2M 4G3 [16] Since: CCYY/MM [17] Reported: STS Reported [18] Former Address: 110, SHEPPARD, TORONTO, ON, M2B 6S1 Since: CCYY/MM Reported: Tape Reported [19] 2nd Former Address: 2314, 11 TH AVE 1201, TORONTO, ON, M4W 3C1 Since: CCYY/MM Reported: Tape Reported [20] AKA/Also Known As: PRETEND, FILE, EQUIFAX</p> <p>Telephone # [21] Telephone #: 555-555-1234 EXTN: Residential/Home Date first reported: CCYY/MM/DD Date last received: CCYY/MM/DD</p> <p>Inquiries</p> <p>[22] Subject shows 3 inquiries since CCYY/MM/DD [23] Member Inquiries:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Member Name</th> <th>Telephone</th> </tr> </thead> <tbody> <tr> <td>CCYY/MM/DD</td> <td>ABC BANK</td> <td>222-555-3333</td> </tr> <tr> <td>CCYY/MM/DD</td> <td>RETAIL WORLD</td> <td>555-555-1234</td> </tr> <tr> <td>CCYY/MM/DD</td> <td>CANADA CAR LOANS</td> <td>555-999-0000</td> </tr> <tr> <td>CCYY/MM/DD</td> <td>MORTGAGE WORLD</td> <td>000-555-0987</td> </tr> </tbody> </table> <p>[24] Total number of inquiries: 28 [25] Foreign Bureau Inquiries:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Member</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>CCYY/MM/DD</td> <td>ABC CREDIT</td> <td>372DC00000</td> </tr> </tbody> </table> <p>Employment Information: [26] Current Employer: TESTS MECHANIC SHOP [27] Since, Left, Position, Salary: OWNER, [28] Former Employer: ABC MECHANICS Since, Left, Position, Salary: AUTO MECHANIC [29] Second Former Employer: THE CAR SHOP City, Province: TOR, ON Since, Left, Position, Salary: CCYY/MM, CCYY/MM, MECHANIC JR, 1900 Verified, Status: CCYY/MM</p>							Date	Member Name	Telephone	CCYY/MM/DD	ABC BANK	222-555-3333	CCYY/MM/DD	RETAIL WORLD	555-555-1234	CCYY/MM/DD	CANADA CAR LOANS	555-999-0000	CCYY/MM/DD	MORTGAGE WORLD	000-555-0987	Date	Member	Description	CCYY/MM/DD	ABC CREDIT	372DC00000																																																																																																																																																																																																																		
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<p>[30] Summary Pub/Other Trade Oldest-Newest Total High Credit Rating 4 CCYY/MM/DD-CCYY/MM/DD 3 2800 - 28000 1-One, 1-Two, 1-Other</p> <p>[31] Public Records/Other Information</p> <p>[32] Information from the Superintendent of Bankruptcy:</p> <table border="1"> <thead> <tr> <th>Filed</th> <th>Type</th> <th>Court Name</th> <th>Court No</th> <th>Liab</th> <th>Asset</th> </tr> </thead> <tbody> <tr> <td>CCYY/MM/DD</td> <td>BKRPT</td> <td>MIN OF ATTORNEY GEN</td> <td>472VF00022</td> <td>280000</td> <td>480</td> </tr> <tr> <td>Subject:</td> <td>IND</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Case No/Trustee:</td> <td>22855 MORRIS ETAL</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Disposition:</td> <td>Discharged, CCYY/MM</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Description:</td> <td>Bankrupt Absolute Discharge</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>[33] Collection</p> <table border="1"> <thead> <tr> 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<td></td> </tr> </tbody> </table> <p>[39] Consumer Declaration Rptd, Purge: CCYY/MM, CCYY/MM Declaration: *****WARNING*****CONFIRMED TRUE NAME FRAUD/FRAUDULENT CREDIT APPLICATIONS HAVE BEEN SUBMITTED USING THIS NAME/ IF YOU ACCESS THIS FILE AS PART OF A CREDIT CHECK, PLEASE VERIFY WITH THE CUSTOMER THAT IT IS LEGITIMATE BEFORE EXTENDING CREDIT/PHONE: (000) 555-1234</p>							Filed	Type	Court Name	Court No	Liab	Asset	CCYY/MM/DD	BKRPT	MIN OF ATTORNEY GEN	472VF00022	280000	480	Subject:	IND					Case No/Trustee:	22855 MORRIS ETAL					Disposition:	Discharged, CCYY/MM					Description:	Bankrupt Absolute Discharge					Rptd	Type	Amt	DLA	Bal	Reason	Ledger Number	CANADA	UP/CL	481YC00036					COLLECTION	PD/CL						CCYY/MM/DD	Unpaid	2500	CCYY/MMDD	2212 Unknown	1111111		Verified Date:		CCYY/MM					Acct/Creditor:		55555 ABC RETAIL INC					Description:		Subject disputes this account					Filed	Court Name	Court No	Maturity	CCYY/MM/DD	CENT REG TOR	481VC00214	CCYY/MM/DD	Creditor/Amt:	FURNITURE HOUSE	99 ELLIS AVE TOR	3600	Description:	Security Disposition	Unknown		Filed	Type	Court Name	Amt	Status	Date	CCYY/MM/DD	JDGT	481VC00297	4800			Defendant:		Test File Equifax				Case No:		5555502				Plaintiff:		NATIONAL CREDIT HOUSE				Description:		Disposition Unknown				Bus/ID Code	DT Rptd	DT Opnd	DLA	TR	RT	Credit Limit	High Credit	Balance	PMT-AMT	Past Due	FRST/DELQ	WRTN OFF/AMT	ACT PMT/AMT					MEM# ID	PREV/MEM# ID					CANADA BANK	(555) 999-9999	481BB00000			*J 007BB01351	CCYY/MM/DD	CCYY/MM/DD	CCYY/MM/DD	21	28000	24000	4000	550	0	Account Number: 8452675					Description: Personal Loan, Semi-Monthly Payments					Trade Payment Profile: 11111111111111111111111111111111					BB	CCYY/MM/DD	CCYY/MM/DD			325000	212000	156200	1250		Description: Second mortgage, Months reviewed is greater than 24					Trade Payment Profile: 11111111111111111111111111111111					Rptd	Opnd	Amount	Account No	Account Type	ABC BANK	001BB05697, (999) 999-9999				CCYY/MM/DD	CCYY/MM	L5F		Chequing/Saving	NB NSF, Status:	4 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- [1] CONSUMER REFERRAL TELEPHONE NUMBER: Consumers to be provided referral telephone number for Equifax as required.
- [2] Date of file request by the member.
- [3] INQUIRY DATA: Data submitted to EFX by the member to request the file.



- [5] CONSUMER FILE ALERT: Information input on inquiry does not match file or is invalid.
- [6] SAFESCAN WARNING: Fraud alert message warns you of potential application fraud.
(Available only to SafeScan subscribers)
- [7] SCORES AND REASON CODES: A risk score accompanied by up to three reason codes and score card indicator. Provides details on what information on file had a negative impact on the score (even if minimal impact). (Available only to risk score subscribers).



4

Identification

[8] Unique Number 1234567899
[9] File Number 00-00000000-00-000
[10] Date File Opened: CCYY/MM/DD
[11] Date of Last Activity: CCYY/MM/DD
[12] DOB: CCYY/MM/DD
[13] SIN: 999-999-999
[13B] ** Consumer Statement **
[14] Name: TEST, FILE, EQUIFAX
[15] Current Address: 5650 YONGE STREET, TORONTO, ON, M2M 4G3
[16] Since: CCYY/MM
[17] Reported: STS Reported
[18] Former Address: 10, SHEPPARD, TORONTO, ON, M2B 6S1
Since: CCYY/MM
Reported: Tape Reported
[19] 2nd Former Address: 2314, 11 TH AVE 1201, TORONTO, ON, M4W 3C1
Since: CCYY/MM
Reported: Tape Reported
[20] AKA/Also Known As: PRETEND, FILE, EQUIFAX
Telephone #
[21] Telephone #: 555-555-1234 EXTN: Residential/Home
Date first reported: CCYY/MM/DD
Date last received: CCYY/MM/DD

IDENTIFICATION SECTION:

[8] Unique Number: Reference number for consumers regarding their own file.
[9] File Number: for internal use only.
[10] Date file was established.
[11] Date of last activity on file.
[12] Date of birth or age of Subject: (CCYY/MM/DD)
[13] SIN: Social Insurance Number: (will only display if provided on input and corresponds with the SIN on file)
[13B] Consumer Statement: Indicates declaration or alert on file (refer to section 10, line 39)
[14] Subject name.
[15] Current address.
[16] Since: Date the address was first reported to the file.
[17] Reported: Indicates how the information was reported to EFX STS: direct link customer, Tape: electronic reporting customer, DAT: Direct Access Terminal.
[18] Former address - Previous address of subject.
[19] Second former address.
[20] AKA or ALSO KNOWN AS: The credit report contains all information under the names provided. (combined reports)
[21] Telephone #: Maximum 3 iterations of telephone #/extension, including type (home/business/cellular), date first reported to EFX, date last received at EFX.



5

Inquiries

[22] Subject shows 3 inquiries since CCYY/MM/DD
[23] Member Inquiries:

Date	Member Name	Telephone
CCYY/MM/DD	ABC BANK	222-555-3333
CCYY/MM/DD	RETAIL WORLD	555-555-1234
CCYY/MM/DD	CANADA CAR LOANS	555-999-0000
CCYY/MM/DD	MORTGAGE WORLD	000-555-0987

[24] Total Number of Inquiries:
[25] Foreign Bureau Inquiries:

Date	Member No/City	Description
CCYY/MM/DD	INTLUSA 401BB17978	ABC CREDIT

INQUIRIES SECTION:

[22] Alert message appears if there have been three or more inquiries within the past 90 days.
[23] Date and member name of inquiries in the past 36 months. Member phone number will display for inquiries in past 12 months.
[24] Total Number of Inquiries: Total number of inquiries since file was established.
[25] Foreign Bureau Inquiries: Date, Member number and name of inquiring customers.

6

Employment Information:

[26] Current Employer: TESTS MECHANIC SHOP OWNER
[27] Since, Left, Position, Salary: ABC MECHANICS
[28] Former Employer: AUTO MECHANIC
Since, Left, Position, Salary: THE CAR SHOP
[29] Second Former Employer: TOR, ON
City, Province: CCYY/MM, CCYY/MM, MECHANIC JR, 1900
Since, Left, Position, Salary: Verified: CCYY/MM

EMPLOYMENT SECTION:

[26] Current Employer: Company name of most recently reported employer.
[27] Since, Left, Position, Salary: Occupation of subject, start date, left date and salary.
[28] Former Employer: Company name of previous employer. Since, Left, Position, Salary: Occupation of subject, start date, left date and salary.
[29] Second Former Employer: company name of second previous employer. Since, Left, Position, Salary: Occupation of subject and date of verification.

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[30] Summary

Pub/Other	Trade Oldest-Newest	Total	High	Credit	Rating
4	CCYY/MM/DD-CCYY/MM/DD	3	2800 - 28000	1-One, 1-Two, 1-Other	

[31] Public Records/Other Information

[32] Information from the Superintendent of Bankruptcy:

Filed	Type	Court Name	Court No	Liab	Asset	Filed by Subject
CCYY/MM/DD	BKRPT	MIN OF ATTORNEY GEN	472VF00022	280000	480	IND

Case No/Trustee: 22855 MORRIS ETAL

Disposition: Discharged. CCYY/MM

Description: Bankrupt Absolute Discharge

[33] Collection

Rptd	Type	Amt	DLA	Bal	Reason	Ledger Number
CANADA COLLECTION	481YC00036					
CCYY/MM	Unpaid	2500	CCYY/MM	2212	Unknown	1111111

Verified Date: CCYY/MM

Acct/Creditor: 55555 ABC RETAIL INC

Description: Subject disputes this account

[30] **Pub/Other** - Number of Public Records or Other information **Trade Oldest - Newest**: Oldest trade open date-most recent trade reporting date **Total** - **Total** number of trades on the file.

High Credit - High credit range of trades on file. **Rating** for R/O/I/L/C/M: R: Revolving account, O: Open account, I: Installment account, L: Lease Account, C: Line of Credit, M: Mortgage.

[31] PUBLIC RECORDS OR OTHER INFORMATION: Information obtained from Public Court Records.

[32] Bankruptcies/Bankruptcy Category: A person legally declared to be unable to pay debt (date filed, type of action, [IND for personal; BUS for business], court name, court code, liability, assets, filer [subject, spouse or both], case number, trustee, disposition and description of the bankruptcy). Segment may contain non-bankruptcy information including: Orderly payment of debt or Credit Counselling.

[33] Third party collections: A debt which a creditor is unable to collect, transfers to a third party (name of collection agency, collection agency member number, reported date, type of collection [UP CL: unpaid collection or PD CL: paid collection], original debt amount, date of last activity with credit grantor, balance as of date reported, reason, ledger number, verified date, Credit grantor and account number, description). Includes collections related to Family Responsibility.

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[34] Financing Statement:

Filed	Court Name	Court No	Maturity
CCYY/MM	CENT REG TOR	481VC00214	CCYY/MM
Creditor/Amt	FURNITURE HOUSE	99 ELLIS AVE TOR	3600
Description:	Security Disposition Unknown		

[35] Judgment:

Filed	Type	Court Name	Amt	Status	Date
CCYY/MM	JDGT	481VC00297	4800		
Defendant:	Test File Equifax				
Case No:	5555502				
Plaintiff:	NATIONAL CREDIT HOUSE				
Description:	Disposition Unknown				

[34] Financing Statement: A chattel mortgage, registered loan, or registered lien is a loan where the debtor has given personal property as collateral and the loan is registered with the provincial government under PPSA. This is not derogatory information. (Secured loans are not extended in the province of Quebec.) [Date reported; name of reporting government agency; member number of reporting agency, maturity date of the loan, name and address of creditor; amount of loan; Description of loan status].

[35] Judgments: A court order against a debtor for payment of monies owing (date judgment granted or date filed; judgment status [ST JD: satisfied judgment,JDGT: judgment]. Court identification number/name of court; amount of judgment; defendant; judgment number; plaintiff; status of judgment [satisfied, unsatisfied or disposition unknown] and date, when applicable).

Trade information and descriptions

Portfolio Types:
 R: Revolving or option (open-end account)
 O: Open account (30 days or 90 days)
 I: Installment (fixed number of payments)
 L: Lease Account
 C: Line of Credit
 M: Mortgage

GLOSSARY

Key words are specific abbreviations in various sections of the credit file. Please use this list to interpret the abbreviations when you see them.

ACC: Account number
ACT PMT/AMT: Actual last payment amount by the consumer

AGE: Age of subject
AKA: Also known as

B: Both

Balance: Amount owed at time of reporting

BDS: Birth date - Subject

BKRPT: Bankruptcy

Bus/ID Code: Company name/ telephone/member number

CA: Current address

CASE NO: Case number

CCYY/MM/DD Year/Month/Day

CDC: Consumer debt counseling

CHKAC: Chequing account

CRCLD: Court consolidation

Credit Limit: Maximum credit amount assigned to the credit product

CRT: Update by in-house operator

DAPA: Debtor assistance pool account

DEF: Defendant

Description: Provides additional information about the account

DIS: Dispute following resolution

DLA: Date of last activity by the consumer

DN: Death notice

DT OPND: Date account was opened with the credit grantor

DT Closed: Date of closure of the account

DT RPTD: Date item was reported to Equifax

Manner of payment (North American Standard account ratings):
 0 - Too new to rate; approved but not used.
 1 - Pays (or paid) within 30 days of payment due date or not over one payment past due.
 2 - Pays (or paid) in more than 30 days from payment due date, but not more than 60 days, or not more than two payments past due.
 3 - Pays (or paid) in more than 60 days from payment due date, but not more than 90 days, or not more than three payments past due.
 4 - Pays (or paid) in more than 90 days from payment due date, but not more than 120 days, or four payments past due.
 5 - Account is at least 120 days overdue but is not yet rated "9".
 7 - Making regular payments under a consolidation order or similar arrangement.
 8 - Repossession (voluntary or involuntary return of merchandise).
 9 - Bad debt; placed for collection; skip account.

EMP: Date employed

ES: Employment - subject

E2: Subject's second former Employment

FA: Former address

FAD: File activity date

FN: File number or former name (depends on line)

FORCL: Foreclosure

FRST/DELQ: Date of first payment delinquency by the consumer

FS: Date file was established

High Credit: Highest amount ever owed on the product

ID: Identification information

IND: Individual

INQS: Inquiries

IN VOL: Involuntary

INVER: Indirectly verified

J: Joint

JUDG: Judgment

LEFT: Date left employment

LIAB: Liabilities (amount)

LWR: Lawyer

MATURE: Date of maturity

MEM#ID: Equifax Member number

Mortgage

Trade line: Industry code is displayed (Example: BB): mortgage issuer name/date opened are masked

NSF: Non-sufficient funds

NV: Not Verified

PD: Date paid

Past Due: Past due amount as of date reported

PMT AMT: Payment Terms

R/O/I/L/C/M: Portfolio Types

PREV/MEM# ID: Previous Equifax Member number

PR/BK: Proposal under bankruptcy

PR/OI: Public records or other information

RPTD: Date reported

RT: Type of account and manner of repayment: Current rating

SAVAC: Savings account

SECLN: Secured loan

SINCE: Date file was established

SPECI: Special notice item

SSS: Social insurance/subject

STJD: Satisfied judgment

STS: System-to-system customer

TR: Number of times the credit grantor has reported an account update

Trade Payment Profile: Numeric summary of up to 36 months of previous ratings

U: Unknown

UN: Unique file number

UPCL: Unpaid collection

VER: Date verified

VLDEP: Voluntary deposit

VOL: Voluntary

WRTN OFF/AMT: Actual amount written off by the credit grantor

XX: Automatic file combine

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[36] Trade Information

Member Trades:

Bus/ID Code	DT Rptd	DT Opnd	DLA	TR	RT
Credit Limit	High Credit	Balance	MT-AMT	Past Due	FRST/DELQ
WRTN OFF/AMT	ACT PMT/AMT		DT Closed		
MEM# ID	PREV/MEM# ID				

CANADA BANK (555) 999-9999 481BB00000

*J 007BB01351 CCYY/MM/DD CCYY/MM/DD 21 R1
 28000 24000 4000 550 0

Account Number: 8452675
 Description: Personal Loan, Semi-Monthly Payments
 Trade Payment Profile: 11111111111111111111111111

BB
 CCYY/MM/DD CCYY/MM/DD
 325000 212000 156200 1250 M1

Description: Second mortgage, Months reviewed is greater than 24
 Trade Payment Profile: 11111111111111111111111111

SMARTSHOP RETAIL (555) 999-9999 723DC00000

CCYY/MM/DD

Status: Lost or stolen card

[37] Credit Utilization: 22% 30800 6776

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[38] Banking

Checking/Saving:

DT Rptd	DT Opnd	Amount	Account No	Account Type
ABC BANK, CCYY/MM	001BB05697, CCYY/MM	(999) L5F	999-9999	Chequing/Saving
NSF Status:	4 NSF	CCYY/MM		

[39] Consumer Statement

Rptd, Purge: CCYY/MM, CCYY/MM

Statement: *****WARNING*****CONFIRMED TRUE NAME FRAUD/FRAUDULENT CREDIT APPLICATIONS HAVE BEEN SUBMITTED USING THIS NAME/ IF YOU ACCESS THIS FILE AS PART OF A CREDIT CHECK, PLEASE VERIFY WITH THE CUSTOMER THAT IT IS LEGITIMATE BEFORE EXTENDING CREDIT/PHONE: (000) 555-1234

[38] BANKING INFORMATION SECTION:

Type of account, name and telephone number of institution; date item was reported to Equifax; Type of account; customer's member number; date account was opened with credit grantor; balance of account (approximate range); additional information on account. Ex: L4F=low 4 figures, (\$1-2K), H5F= high 5 figures, (\$70K-99K).

[39] CONSUMER STATEMENT: Rptd, Purge: Date reported and date information will be deleted. At the request of the consumer, EFX will add one of the following to the file:

True Name Fraud: Consumer is a true victim of fraud.

Identity Verification Alert: Consumer has not been a victim of fraud: cautionary alert added (available to Ontario and Manitoba residents only).

Consumer Statement: Statement provided by the consumer in order to explain items/information on file.

[36] TRADE INFORMATION:

Bus/ID Code: Company name/ telephone/ member number.

DT RPTD: Date item was reported to Equifax.

DT OPND: Date account was opened with the credit grantor.

DLA: Date of last activity on the account by the consumer.

TR: Number of times the credit grantor has reported an account update.

RT: Type of account and manner of repayment: (See Trade Information Descriptions and Manner of Payment for detailed rating descriptions).

Credit Limit: Maximum credit amount assigned to the credit product.

High Credit: Highest amount ever owed on the product.

Balance: Amount owed at time of reporting.

PMT AMT: Actual dollar amount of most recent payment by the consumer.

PMT TERMS: Frequency of required payments to be made by the consumer.

Past Due: Past due amount as of date reported.

WRTN OFF/AMT: Actual dollar amount written off by the credit grantor.

ACT PMT/AMT: Actual last payment amount by the consumer.

DT Closed: Date of closure of the account.

FRST/DELQ: Date of first payment delinquency by the consumer.

MEM#ID: Equifax Member number.

PREV/MEM# ID: Previous Equifax Member number.

Description - Provides additional information about the account.

Trade Payment Profile: Numeric summary of up to